

Adopted 05-01-2015

File No.: 874074-BT

Printed: 12/23/2019, 12:48 PM

Officer/Escrow Officer: Lizz Piper

Witcher/lpw

Settlement Location:

435 Grand Drive, Bigfork, MT 59911

## Insured Titles

435 Grand Drive • Bigfork, MT 59911  
 Phone: (406)837-5144 Fax: (406)837-5143  
 Final Settlement Statement



Property Address: 11423 Spotted Fawn Lane, Bigfork, MT 59911

Borrower: Candy Williams

Lender: Glacier Mortgage Inc.

Settlement Date: 12/26/2019

Disbursement Date: 12/27/2019

| Description                                             | Borrower                       |            |
|---------------------------------------------------------|--------------------------------|------------|
|                                                         | Debit                          | Credit     |
| <b>Financial</b>                                        |                                |            |
| Loan Amount - Glacier Mortgage Inc.                     |                                | 200,000.00 |
| <b>Loan Charges</b>                                     |                                |            |
| Loan Charges to Glacier Mortgage Inc.                   |                                |            |
| Prepaid Interest 12/27/19 to 01/01/20 @ \$21.850000/day | 109.26                         |            |
| Origination Fee                                         |                                |            |
|                                                         | Paid by Others-L<br>\$4,000.00 |            |
| Underwriting Fee                                        | 995.00                         |            |
| 0.311% of Loan Amount (Points)                          | 622.04                         |            |
| Appraisal Fee                                           | 695.00                         |            |
| Credit Report                                           | 56.85                          |            |
| Flood Certification                                     | 8.00                           |            |
| Tax Service                                             | 85.00                          |            |
| Non-Specific Lender Credits                             |                                | 15.00      |
| <b>Impounds</b>                                         |                                |            |
| Aggregate Adjustment                                    |                                | 277.68     |
| Homeowner's Insurance 5 mo(s) @ \$138.83/mo             | 694.15                         |            |
| County Property Taxes 3 mo(s) @ \$263.95/mo             | 791.85                         |            |
| <b>Title Charges &amp; Escrow / Settlement Charges</b>  |                                |            |
| Policy-Extended Lender's Policy to Insured Titles       | 1,034.15                       |            |
| Endorsement 22-06 Location to Insured Titles            | 20.00                          |            |
| Endorsement 8.1-06 Environmental to Insured Titles      | 10.00                          |            |
| Endorsement 9-06 REM to Insured Titles                  | 40.00                          |            |
| Settlement or Closing Fee to Insured Titles             | 450.00                         |            |
| e-document filing fee to Insured Titles                 | 10.00                          |            |
| <b>Government Recording and Transfer Charges</b>        |                                |            |

EXHIBIT

19

| Description                                                         | Borrower   |            |
|---------------------------------------------------------------------|------------|------------|
|                                                                     | Debit      | Credit     |
| Recording Fee-Deed                                                  | 14.00      |            |
| Recording Fee-Mortgage                                              | 161.00     |            |
|                                                                     |            |            |
| <b>Miscellaneous</b>                                                |            |            |
| Homeowner's Insurance Premium to State Farm TJ Wendt POC-B \$832.98 | 833.02     |            |
| Payoff to American First Credit Union                               | 41,975.00  |            |
| Payoff to Wells Fargo Dealer SVC                                    | 13,671.00  |            |
| Payoff to American Express                                          | 9,677.00   |            |
| Payoff to JPMCB                                                     | 4,256.00   |            |
| Payoff to JPMCB                                                     | 3,462.00   |            |
|                                                                     |            |            |
| <b>Subtotals</b>                                                    | 79,670.32  | 200,292.68 |
| Due To Borrower                                                     | 120,622.36 |            |
| <b>Totals</b>                                                       | 200,292.68 | 200,292.68 |

#### Acknowledgement

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Insured Titles to cause the funds to be disbursed in accordance with this statement.

**Borrower(s):**

*C. Williams*

Candy Williams

*Lizz Piper Witcher*  
Escrow Officer: Lizz Piper Witcher